

Listing of Claims:

This listing of claims reflects all claim amendments and replaces all prior versions, and listings, of claims in the application. Material to be inserted is in **bold and underline**, and material to be deleted is in ~~strikeout~~ or (if the deletion is of five or fewer consecutive characters or would be difficult to see) in double brackets [[]].

1-6. (Canceled)

7. (Currently Amended) ~~The wireless telephone device of claim 2, wherein the recharge option is~~ **A wireless telephone device having an associated stored-value calling account, the wireless telephone device comprising:**

a selector;

a communications program configured to communicate with a recharge service via a communication network; and

a recharge option selectable by a user upon actuation of the selector, the recharge option being configured to cause the communications program to contact a recharge server of the recharge service and add a predetermined recharge amount to the stored-value calling account, **and to initiate both a connection to the communication network and a recharge transaction with the recharge service via the communication network, in order to add calling units to the stored-value calling account.**

8. (Original) The wireless telephone device of claim 7, wherein the predetermined recharge amount is added to the calling account without further user-input.

9. (Original) The wireless telephone device of claim 7, wherein the fee for the predetermined recharge amount is billed according to information stored in a user profile on record with the recharge service.

10-12. (Canceled)

13. (Currently Amended) ~~The wireless telephone device of claim 10;~~ A wireless telephone device having an associated stored-value calling account, the wireless telephone device comprising:

a selector;

a communications program configured to communicate with a recharge service via a communication network, the communications program including a telephone communications program and the communication network including the PSTN, and

a recharge option selectable by a user upon actuation of the selector, the recharge option being configured to cause the communications program to initiate both a connection to the communication network and a recharge transaction with the recharge service via the communication network, in order to add calling units to the stored-value calling account;

wherein the recharge option is an entry in a contacts list, the entry, upon selection, being configured to cause the telephone communications program to initiate a telephone call to the recharge service.

14-22. (Canceled)

23. (Currently Amended) ~~The wireless telephone device of claim 1,~~ A wireless telephone device having an associated stored-value calling account, the wireless telephone device comprising:

a selector;

a communications program configured to communicate with a recharge service via a communication network; and

a recharge option selectable by a user upon actuation of the selector, the recharge option being configured to cause the communications program to initiate both a connection to the communication network and a recharge transaction with the recharge service via the communication network, in order to add calling units to the stored-value calling account;

wherein the communication program is configured to access a toll-free gateway in the communication network when communicating with the recharge service.

24-39. (Canceled)

40. (Currently Amended) ~~The method of claim 24, further comprising~~ A

method of recharging a stored-value calling account, comprising:

installing a recharge option in a wireless telephone device, the recharge option being configured to initiate a recharge transaction, in order to add calling units to a stored-value calling account associated with the wireless telephone device;

displaying the recharge option on the wireless telephone device;

receiving a user selection of the recharge option;

in response to the received user selection of the recharge option, both establishing a connection to a communication network and initiating the recharge transaction;

receiving information relating to a payment account for paying for the user-selected recharge option, and option; and

applying fraud detection measures in association with the payment account, including assessing a risk level of the transaction by identifying any fraud indicators associated with the payment account, and determining whether the assessed risk level meets or exceeds a predetermined threshold.

41-45. (Canceled)

46. (Currently Amended) ~~The method of claim 24, wherein connection to the communication network is established~~ **A method of recharging a stored-value calling account, comprising:**
installing a recharge option in a wireless telephone device, the recharge option being configured to initiate a recharge transaction, in order to add calling units to a stored-value calling account associated with the wireless telephone device;
displaying the recharge option on the wireless telephone device;
receiving a user selection of the recharge option;
in response to the received user selection of the recharge option, both establishing a connection to a communication network at least partially via a toll-free gateway on the communication network, **and initiating the recharge transaction.**

47-54. (Canceled)

55. (Currently Amended) A method of recharging a stored-value calling account, comprising:

installing a recharge option in a wireless telephone device, the recharge option being configured to initiate a recharge transaction, in order to add calling units to a stored-value calling account associated with the wireless telephone device;

displaying the recharge option on the wireless telephone device;

receiving a user selection of the recharge option;

establishing a connection to a communication network;

initiating the recharge transaction;

receiving information relating to a payment account for paying for the user-selected recharge option; and

applying fraud detection measures in association with the payment account, **including assessing a risk level of the transaction by identifying any fraud indicators associated with the payment account, and determining whether the assessed risk level meets or exceeds a predetermined threshold.**